

No. 78

Abstract of Reports of the
Condition of

MONTANA

State Banks
Trust Companies
and Private Banks

Dec. 31, 1923
and Comparison with Reports of
Sept. 14, 1923



Compiled by
L. Q. SKELTON
SUPERINTENDENT OF BANKS
S. L. KLEVE, Ass't Supt.
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GOLDE FITZPATRICK, Clerk

REGISTER MONTANA STATE BANKS

DEC. 31, 1923.

Anaconda	1	Daly Bank & Trust Co. (1)
Antelope	2	Citizens' State Bank
Ashland	3	Bank of Ashland
Augusta	4	Peoples Bank of Augusta (3)
Baker	5	Baker State Bank
	6	Fallon County Bank
Bainville	7	Farmers' State Bank
Ballantine	8	Ballantine State Bank (1) (2)
Barber	9	Farmers' State Bank (3)
Bear Creek	10	Clark-Wright Co. Bankers (2) (4)
	11	Miners' State Bank
Belfry	12	Bank of Belfry
Belgrade	13	Belgrade State Bank (1)
	14	Farmers' Bank
Belmont	15	Belmont State Bank
Belt	16	Farmers' & Miners' State Bank (1)
	17	State Bank of Belt (1) (2)
Benchland	18	Benchland State Bank
Big Fork	19	The State Bank of Big Fork
Big Sandy	20	Northern Montana State Bank
Big Timber	21	Citizens' State Bank
	22	Commercial Bank & Trust Co.
	23	Scandinavian-American Bank
Billings	24	Security Trust & Savings Bank (1)
	25	Yegen Bros., Bankers (4)
Boulder	26	Bank of Boulder (1)
Bowdoin	27	Bowdoin State Bank (2)
Box Elder	151	Brown State Bank
Box Elder	28	Security State Bank (2)
Boyd	29	Boyd State Bank
Bozeman	30	Gallatin Trust & Savings Bank (1)
	31	Security Bank & Trust Co. (1)
	32	Farmers' State Bank
Brady	33	Powder River County Bank (1)
Broadus	34	Mutual State Bank (2)
Broadview	35	First State Bank (2)
Brockway	36	Stockmens State Bank (1) (2)
Browning	37	First State Bank (2)
Buffalo	38	W. A. Clark & Bros., Bankers (4)
Butte	39	Metals Bank & Trust Co. (1)
	40	Miners' Savings Bank & Trust Co. (1)
	41	South Side State Bank
	42	Yegen Bros., Bankers (4)
Bynum	43	First State Bank
Carter	44	Carter State Bank (2)
Cascade	45	First State Bank
	46	Stockmens' Bank
Chester	47	First State Bank (2)
Chinook	48	Lohman State Bank
Choteau	49	Citizens' State Bank
	50	Stockmens' State Bank
Circle	51	Circle State Bank
Clyde Park	52	Citizens' State Bank (2)
	53	First State Bank (1) (2)
Coburg	54	Farmers' State Bank (2)
Coffee Creek	55	First State Bank (3)
Columbia Falls	56	Bank of Columbia Falls
Columbus	57	Columbus State Bank
Conrad	58	Farmers' State Bank
	59	Pondera Valley State Bank
Corvallis	60	Corvallis State Bank
Culbertson	61	Citizens' State Bank (1)
	62	State Bank of Culbertson
Custer	63	Custer State Bank
Cut Bank	64	Farmers' State Bank (2)
	282	Glacier County State Bank (2)
Darby	65	State Bank of Darby
Dayton	66	Dayton State Bank
Deer Lodge	67	Deer Lodge Bank & Trust Co.
	68	Larable Bros., Bankers, Inc.
Denton	69	Denton State Bank (1) (2)
Devon	70	Security State Bank (2)
Dillon	72	Security State Bank (1)
	73	State Bank of Dillon
Dixon	74	Farmers' & Merchants' State Bank
Dooley	75	Citizens' State Bank
Drummond	76	Drummond State Bank
Dunkirk	77	Dunkirk State Bank
Dutton	78	State Bank of Dutton
East Helena	79	East Helena State Bank (1)
Edgar	80	Edgar State Bank (1)
Ekalaka	81	Ekalaka State Bank
Emigrant	82	Emigrant State Bank
Enid	83	Farmers' State Bank
Ennis	84	Southern Montana Bank (1)
Eureka	85	Farmers' & Merchants' State Bank (1)
Fairfield	86	State Bank of Fairfield
Fairview	87	Bank of Fairview
Fallon	88	Montana State Bank (3)
Flaxville	89	State Bank of Flaxville

Forsyth	90	Bank of Comm. of Forsyth (1) (3)
Fort Benton	91	Benton State Bank (2)
Frazier	92	Farmers' & Merchants' State Bank
Froid	93	First State Bank
Fromberg	94	Clarks Fork Valley Bank (1)
Gardiner	95	Yegen Bros., Bankers (4)
Genou	96	Genou State Bank (2)
Geraldine	97	Montana State Bank (2)
Geyser	98	First State Bank (2)
Gildford	99	Farmers' State Bank (5)
	100	Gildford State Bank (2)
Gilman	101	Gilman State Bank (3)
Glasgow	102	Farmers'-Stockgrowers' Bank
	103	Milk River Valley Bank
Glendive	104	Exchange State Bank
	105	Glendive State Bank
Glentana	106	Farmers' State Bank
	107	Pioneer State Bank
Grass Range	108	State Bank of Grass Range (2)
Great Falls	109	American Bank & Trust Co. (2)
	110	Conrad Banking Company
	111	Stanton Trust & Savings Bank (5)
	112	West Side State Bank (3)
Hall	113	Granite County Bank
Hamilton	114	Citizens' State Bank
	115	Ravalli County Bank (1)
Hardin	116	Hardin State Bank (1) (2)
	283	Big Horn County Bank
Harlem	117	Blaine County Bank
Harlowton	118	Continental Bank & Trust Co.
Harrison	119	Harrison State Bank
Havre	120	Farmers' State Bank (2)
	121	Security State Bank
Hedgesville	122	Hedges State Bank (3)
Helena	123	Banking Corporation of Mont. (1) (2)
	124	Conrad Trust & Savings Bank (1)
	125	Farmers' & Mechanics' State Bank
	126	Montana Trust & Savings Bank (1)
	127	Union Bank & Trust Co. (1)
Helmville	128	Blair & Company State Bank
Highwood	129	Farmers' State Bank
Hilger	130	First State Bank (2)
Hingham	131	Farmers' State Bank (2)
	132	Hingham State Bank (1) (2)
Hinsdale	133	Valley County Bank (1)
Hobson	134	Judith Basin Bank (2)
Homestead	135	Homestead State Bank (2)
Hot Springs	136	Camas State Bank
Huntley	137	Huntley State Bank (1) (2)
Hysham	138	Treasure State Bank (2)
Inverness	139	Inverness State Bank (1) (2)
Ismay	140	Farmers' & Stockgrowers State Bank (2)
Joliet	141	Joliet State Bank (1)
	142	Rock Creek State Bank (3)
Joplin	143	First State Bank (3)
Jordan	144	First State Bank
Judith Gap	145	Security State Bank (3)
Kalispell	146	Bank of Commerce (1)
Kremlin	148	Farmers' State Bank
	149	First State Bank (2)
Lambert	150	First State Bank (2)
Laurel	152	American Bank of Laurel (1)
	153	Laurel State Bank (2)
Lavina	154	Lavina State Bank (2)
Lehigh	155	Lehigh State Bank (2)
Lewistown	157	Empire and State Bank (1)
Libby	159	First State Bank
Livingston	160	First State Bank (2)
	161	C. S. Hefferin & Son, Bankers (4)
Lohman	162	Farmers' State Bank
Loma	163	Loma State Bank (2)
Madoc	165	State Bank of Madoc (2)
Malta	166	First State Bank
Manhattan	167	Home State Bank
	168	Manhattan State Bank
Martinsdale	169	State Bank of Martinsdale (2)
	284	Stockmens Bank of Martinsdale
Medicine Lake	170	Farmers' State Bank (2)
	171	First State Bank
	172	Security State Bank (3)
Meistone	173	Meistone State Bank (2)
Miles City	175	Custer County Bank (2)
Missoula	176	American Bank & Trust Co. (1)
	177	Missoula Trust & Savings Bank
Moccasin	178	Moccasin State Bank (1)
Mondak	179	Mondak State Bank
Montague	180	Montague State Bank (3)
Moore	181	State Bank of Moore (3)
Musselshell	182	Musselshell State Bank (2)
Nashua	183	State Bank of Nashua (1)
Neihart	184	D. J. Condon, Banker (4)
Ollie	185	Ollie State Bank
Opheim	186	Farmers' State Bank
	187	First State Bank (1)
Oswego	188	First State Bank (3)
Outlook	189	Security State Bank
Ovando	190	First State Bank (2)
Pablo	191	Farmers' State Bank

Park City	192	Park City State Bank (1)
Pendroy	193	Farmers' State Bank
Phillipsburg	194	First State Bank (1)
	195	Phillipsburg State Bank (1)
Plains	196	Farmers' & Merchants' State Bank
Plentywood	197	Riba State Bank
	198	Sheridan County State Bank (2)
	199	State Bank of Plentywood (1) (3)
Plevna	200	First State Bank
Polson	201	Flathead State Bank
	202	Security State Bank
Pony	203	Morris State Bank
Poplar	204	Traders' State Bank
Power	205	Power State Bank
Rapelje	206	Lake Basin State Bank (3)
Red Lodge	207	Meyer & Chapman State Bank
	208	Red Lodge State Bank
Redstone	209	State Bank of Redstone
Reed Point	210	Reed Point State Bank (1)
Richey	211	First State Bank (1)
Ringling	212	Ringling State Bank (2)
	283	Commercial Bank
Roberts	213	Roberts State Bank
Ronan	214	Ronan State Bank
Rosebud	215	Rosebud State Bank
Roundup	216	Citizens' State Bank (1) (3)
	285	Miners' & Merchants' Bank
	286	Roundup State Bank
Roy	217	Security State Bank
Rudyard	218	Farmers' State Bank (2)
Ryegate	219	Farmers' & Merch. State Bank (3)
	220	State Bank of Ryegate (3)
Saco	221	Farmers' & Merchants' State Bank (1)
St. Ignatius	222	Mission State Bank
St. Xavier	223	St. Xavier State Bank
Salesville	224	Salesville State Bank
Sand Coulee	225	Miners' State Bank (2)
Savage	226	Farmers' & Merchants' State Bank
Scobey	227	Citizens' State Bank
Shawmut	228	State Bank of Shawmut (3)
Shelby	229	First State Bank
Shepherd	230	Shepherd State Bank
Sheridan	231	Sheridan State Bank
Sidney	232	Yellowstone Valley Bank & Trust Co. (1) (2)
Simms	233	Sun River Valley State Bank
Somers	234	State Bank of Somers
Square Butte	235	Square Butte State Bank
Stanford	236	Basin State Bank
Stevensville	237	First State Bank (1)
Stockett	238	State Bank of Stockett (2)
Sumatra	239	Sumatra State Bank
Sunburst	240	Sunburst State Bank
Superior	241	Superior State Bank
Sweet Grass	242	Farmers' & Merch. State Bank (2)
	243	First International Bank
Terry	244	Security State Bank
	245	State Bank of Terry
Thompson Falls	246	First State Bank
	247	Thompson State Bank
Toston	248	Toston State Bank
Townsend	249	State Bank of Townsend (1)
Troy	250	Kootenai Valley State Bank
Turner	251	Turner State Bank
Twin Bridges	252	Bank of Twin Bridges
Two Dot	253	State Bank of Two Dot
Valier	254	Montana State Bank (2)
Vananda	255	Vananda State Bank (2)
Victor	256	Farmers' State Bank
Vida	257	First State Bank of Vida
Virgelle	258	Virgelle State Bank
Virginia City	259	Elling State Bank
	260	Madison State Bank (2)
Westby	261	Farmers' State Bank
Westmore	262	Westmore State Bank (2)
Whitefish	264	Security State Bank
Whitehall	265	Whitehall State Bank
White Sul. Spgs.	266	Central State Bank (1)
Whitetail	267	Security State Bank
Wibaux	269	Wibaux County Bank (2)
Williams	270	First State Bank
Willow Creek	271	Willow Creek State Bank (1) (2)
Willsall	272	Farmers' State Bank
Windham	273	State Bank of Windham (2)
Winnett	275	First State Bank (3)
Wisdom	276	State Bank of Wisdom
Wolf Point	277	First State Bank (1)
	278	Security State Bank (1) (3)
Worden	279	Farmers State Bank (1)
Wyola	280	Little Horn State Bank
Zurich	281	First State Bank

NATIONAL BANKS.

Anaconda	Anaconda National Bank
Bainville	First National Bank
Baker	First National Bank
Belt	First National Bank

Billings	Montana National Bank
	Yellowstone-Merchants Bank (Midland National)
Bozeman	Commercial National Bank
	National Bank of Gallatin Valley
Butte	First National Bank
Brady	First National Bank
Bridger	American National Bank
	First National Bank
Broadus	First National Bank
Browning	First National Bank
Carlyle	First National Bank
Charlo	First National Bank
Chinook	Farmers National Bank
Chinook	First National Bank
Choteau	First National Bank
Circle	First National Bank
Columbus	First National Bank
	Stockmens National Bank
Deer Lodge	United States National Bank
Denton	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Froid	First National Bank
Geraldine	First National Bank
Geyser	First National Bank
Glasgow	First National Bank
	Glasgow National Bank
Glendive	First National Bank
	Merchants National Bank
Grass Range	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	Northern National Bank
Hamilton	First National Bank
Hardin	First National Bank
Harlem	First National Bank
Harlowton	Farmers National Bank
Havre	Montana National Bank
Helena	American National Bank
	National Bank of Montana
Hinsdale	First National Bank
Hobson	First National Bank
Hysham	First National Bank
Intake	First National Bank
Ismay	First National Bank
Jordan	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
Kalispell	First National Bank
Libby	First National Bank
Lima	First National Bank
Livingston	National Park Bank
	Northwestern National Bank
Lodge Grass	First National Bank
McCabe	First National Bank
Malta	First National Bank
	Malta National Bank
Miles City	Commercial National Bank
	Miles City National Bank
Missoula	First National Bank
	Western Montana National Bank
	First National Bank
Plains	First National Bank
Plentywood	First National Bank
Plevna	First National Bank
Polson	First National Bank
Pompeys Pillar	First National Bank
Poplar	First National Bank
Rapelje	First National Bank
Raymond	First National Bank
Raynesford	Stockmens National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Richey	First National Bank
Rosebud	First National Bank
Roundup	Roundup National Bank
Rudyard	First National Bank
Saco	First National Bank
Savage	First National Bank
Savoy	First National Bank
Scobey	First National Bank
	Merchants National Bank
Sidney	Sidney National Bank
Stanford	First National Bank
Stevensville	First National Bank
Three Forks	Labor National Bank
Townsend	First National Bank
Twin Bridges	First National Bank
Valier	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Wibaux	First National Bank
Willsall	First National Bank
Winifred	First National Bank
Wolf Point	First National Bank

- (1) Federal Reserve Banks.
- (2) Banks in hands of Receiver.
- (3) Banks in hands of this department.
- (4) Private banks.
- (5) In liquidation.

Aggregate Resources and Liabilities of the 181 State Banks, and 6 Private Banks of Montana
Dec. 31, 1923, and Comparison With Report of 223 State Banks and
6 Private Banks Sept. 14, 1923.
187 BANKS REPORTING

RESOURCES.	Dec. 31, 1923.	Sept. 14, 1923.	Increase.	Decrease.
Loans and Discounts	\$48,650,529.93	\$58,959,579.79	-----	\$10,309,049.86
Overdrafts	175,766.24	509,788.44	-----	334,022.20
Bonds, Warrants, Etc.	12,551,837.37	11,928,765.24	\$623,072.13	-----
Stock in Federal Reserve Bank	127,100.00	135,200.00	-----	8,100.00
Banking House, Fur. & Fix.	2,696,818.61	3,295,642.16	-----	598,823.55
Other Real Estate	2,500,558.32	2,886,690.53	-----	386,132.21
Gold	242,821.66	253,385.02	-----	15,563.36
Silver and Minor Coin	392,629.56	327,562.30	65,067.26	-----
Currency	2,157,982.00	1,908,819.22	249,162.78	-----
Due from other Banks	13,962,328.97	12,858,301.57	1,104,027.40	-----
Checks and other Cash Items	584,712.97	330,919.30	253,793.67	-----
Other Resources	640,928.97	751,906.16	-----	110,977.19
Total	\$84,684,014.60	\$94,151,559.73	\$-----	\$9,467,545.13
LIABILITIES.				
Capital Stock	8,630,000.00	9,835,000.00	-----	1,205,000.00
Surplus	2,396,709.46	2,722,352.65	-----	325,643.19
Undivided Profits	905,890.54	761,195.92	144,694.62	-----
Due to Banks	3,033,322.66	2,775,110.64	258,212.02	-----
Demand Deposits	37,094,606.70	37,559,168.96	-----	464,562.26
Time Deposits	17,611,897.41	18,491,764.88	-----	879,867.47
Savings Deposits	11,246,754.30	13,254,266.03	-----	2,007,511.73
Bills Payable	2,330,790.26	5,905,012.83	-----	3,574,222.57
Due to War Finance	974,334.49	2,401,049.87	-----	1,426,715.38
Other Liabilities	459,708.78	446,637.95	13,070.83	-----
Total	\$84,684,014.60	\$94,151,559.73	\$-----	\$9,467,545.13
Average Reserve	24.1%	21.3%		

Deposits Sept. 14, 1923.....\$72,080,310
Deposits Dec. 31, 1923..... 68,986,581
Decrease..... \$3,093,729
42 fewer banks reporting than on previous
call.
Reserve Dec. 31, 1923.....\$16,755,762
Required Reserve 10%..... 6,898,658
Excess Reserve..... \$9,857,104

CHARTERS ISSUED SINCE LAST CALL.

Miners & Merchants Bank, Roundup, 10-25-23.
Roundup State Bank, Roundup, 11-1-23.

BANKS REOPENED SINCE LAST CALL.

First State Bank, Shelby, 12-29-23.

CONSOLIDATIONS.

Mildred State Bank taken over by First Na-
tional Bank of Miles City, 11-16-23.